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The San Diego REALTOR®



THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • January 2010

SOUTH COUNTY SERVICE CENTER SNEAK PEEK DRAWS OVER 150

On Thursday, December 11, the San Diego Association of REALTORS® was pleased to open the doors to its new South County Service Center. While construction was not yet complete, it was a great opportunity to familiarize REALTORS® with the location and to host a terrific event.

The day featured a tour of the new office, lunch provided by Eastlake Tavern & Brewery, drawings for great prizes, and of course, the Ribbon Cutting Ceremony. 2009 President Erik Weichelt, 2010 President Mark Marquez, and Chief Executive Office Michael Mercurio kicked off the ceremony by saying a few words about the need for this new service center. With over 1,000 members living and/or working in the South County, it is crucial that SDAR have a presence in the area and provide this membership population with all the benefits and services that they need to be successful and help their clients.

We were honored to have Chula

Vista Mayor Cheryl Cox join us and present a certificate of recognition. Senator Denise Ducheny's office provided a Proclamation and we were also joined by Chula Vista City Council members Pamela Bensoussan and Mitch Thompson. The Chula Vista Chamber of Commerce represented by 2010 President Scott Vinson, led the official ribbon cutting; complete with giant scissors.

The South County Service is open from 8:00 a.m. to 6:00 p.m. Monday through Friday, and from 9:00 a.m. to 1:00 p.m. on select Saturdays. In addition to providing all Membership Services and a REALTOR® Store, many training seminars are scheduled at this location. We encourage you to visit this new location at 884 Eastlake Parkway, Suite 1629, Chula Vista, CA 91914 (Village Walk at Eastlake Shopping Center). For more information on the trainings held at this location, please visit the "Education" section at www.sdar.com.



The official Ribbon Cutting: (from left to right) 2010 Chula Vista Chamber of Commerce President Scott Vinson, Chula Vista Councilman Mitch Thompson, 2009 SDAR President Erik Weichelt, Chula Vista Councilwoman Pamela Bensoussan, Chula Vista Mayor Cheryl Cox, 2010 SDAR President Mark Marquez, and 2010 President-Elect Bob Kevane.



2009 SDAR President Erik Weichelt accepts certificate of recognition from Chula Vista Mayor Cheryl Cox.

PERIODICAL

The San Diego REALTOR® (ISSN 1096-8210; USPS 479-460) is the official publication of the San Diego Association of REALTORS®, which is affiliated with the National Association of REALTORS® and the California Association of REALTORS®.

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PRESIDENT'S PERSPECTIVE

A new decade is upon us! I can hardly believe we are well into the new millennium and it's already time for me to serve as your 2010 President. I'm looking forward to an amazing year for our association and our industry.

As a REALTOR® I understand the needs of our membership and will be working with my fellow officers and directors to ensure that you have all the resources necessary to thrive in today's market. We will continue to expand the programs and services

that were launched in 2009 and explore many more that will help you grow your business, such as our discounted business tools and free open house listings. I'm also excited about the educational opportunities that will be available in 2010 and the new and informative events that are being planned. And since we know you spend a great deal of time on the road, the new South County and Coronado Service Centers will make our association's services even easier to access.

I conducted several media interviews last year as President-elect and I am looking forward to continuing on in the role as spokesperson for SDAR. Sharing the industry perspective with media is crucial if we want accurate information presented to the

public. SDAR is the Trusted Voice of San Diego Real Estate, and we will grow that role in 2010 with our public relations efforts and our weekly radio show, Real Estate Today. We have also expanded our efforts through social media. If you haven't already done so, become a fan of SDAR on Facebook and follow us on Twitter.

The real estate market is constantly changing. As your association of choice, it is our job to evolve with it and continuously adjust our services to meet your needs. 2009 showed many positive signs, especially in terms of market recovery. I am confident that 2010 will yield just as many positive trends and, as always, REALTORS® will be there to lead the way. Our Government Affairs Department has

new leadership that will continue to protect consumers, REALTORS®, private property rights, and the American dream of homeownership.

As a REALTOR® you are a leader in the real estate industry and set the standard very high in terms of ethics and integrity. SDAR will help grow the REALTOR® image in 2010 and make that term garner even more respect from consumers and industry affiliates.

I look forward to working with you and for you in 2010. I wish you all the best as we embark on what is sure to be a great year at SDAR and in real estate.

Sincerely,
Mark Marquez

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FROM THE DESK OF THE CEO

Happy New Year! I'm excited to continue all the great things we began in 2009 and to create new opportunities for our members in 2010.

At the end of last year we launched our annual dues billing with an emphasis on "Going Paperless." Currently 30% of our membership has elected to make payments via Auto-Debit and we're pleased to be well on our way to drastically reducing the amount of paper we mail out each year. We have also created a "Referral Program" whereby members can receive a \$25 credit for referring a colleague to become a member with SDAR. Our membership is growing and SDAR is currently the 8th largest REALTOR® association in the nation.

I was thrilled to be able to be a part of the opening of our South County Service Center. This new facility will allow many of our members to receive SDAR services in their backyard. I am also looking forward to opening a service center in the East County early this year so serve another large part of our membership who live or work there. This will mean we will have 5 locations to serve you...wherever you might be. Each location is available for members to meet with clients and conduct work in a business center. In addition, training areas are equipped with the latest technology, and each location has a knowledgeable customer service specialist to assist you.

We will also be launching a series

of tools this year related to technology. These will include applications for iPhones and PDAs and a series of classes on social networking. As technology grows, so does its role in your business. We want to ensure we do everything we can to help you harness all the available tools.

I wish you all a healthy, happy, and prosperous year.

Sincerely,
Michael Mercurio



MICHAEL T. MERCURIO



BOARD OF DIRECTORS HIGHLIGHTS OF DECEMBER 2009 MINUTES

• President's Report: Erik Weichelt reported that it has been a successful year for the association and that he has enjoyed his presidency. He attended the NAR Conference held in San Diego and had a positive article published in the Union-Tribune. He also reported that the new South County Service Center opened on December 10, with Bob Kevane being instrumental in securing the location. Weichelt presented certificates of appreciation to the Directors for their service in 2009.

• President-Elect's Report: Mark Marquez reported that SDAR was very well represented during the NAR Conference in November, and he encouraged everyone to attend the SDAR Installation on January 16.

• Sandicor Report: SDAR Sandicor Directors Bruce Bourdon reported that Sandicor is encouraging the service of new members on committees, which they hope will result in better attendance.

• Chief Executive Officer's Report: Mike Mercurio reported that the year has gone by quickly, and that annual dues billing went out November 15. Public relations contacts are up 20% from the previous year, thanks to stepped-up media outreach. He announced that Share Smithwick was hired as Member Services Manager for East County and South Bay areas, and that new Government Affairs Director Scott Molloy will begin work in January. Mercurio has met with SDG&E to bring them on board as a sponsor, and to partner in the LEAD Program. He noted that SDAR will launch a new technology product in January.

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The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the Membership Committee, San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

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MongoNet®'s creative, collaborative environment is located in North Beach, San Francisco.

SDAR: What is the overall service model for MongoFAX?

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mented into the daily business habits of any real estate professional. In short, we have developed an invaluable tool that allows SDAR members to enjoy high powered scanning functionality by connecting the world's ordinary fax network to the world's email addresses.

SDAR: Tell us about your growth in the San Diego market.

Our recent introduction to the San Diego market has been quite smooth. MongoFAX has been the most prevalent and popular member benefit for all Southern California MLS members for almost four years and has undoubtedly been seen by many San Diego REALTORS® over that time. Prudential Southern California has also enjoyed the benefits of our service for a long time. The adoption for the service by SDAR is rising rapidly which is due, in part, to the existing traffic, users, and popularity we have enjoyed for many years in the Southern California area. Please help us to continue the growth

and popularity of our service by forwarding your recommendation to use MongoFAX to any SDAR members that you know.

SDAR: What products and services do you provide to SDAR members? How does that benefit them?

MongoNet® Inc. in conjunction with SDAR is proud to offer MongoFAX as a FREE member benefit. The new service can be used on an unlimited basis with no charge. This tangible benefit can be advantageous in a multitude of ways including, but not limited to:

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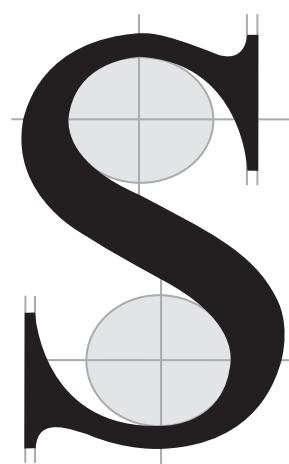
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NEW 2010 LAWS AFFECTING REAL ESTATE

As with every year, the California State Legislature passed dozens of bills that impact real estate. Below is a summary of a few bills that are important to your daily business.

Advertising

Although not a bill passed this last year, we would like to remind you about the new regulations with regards to solicitation materials and your DRE license number. The following items require license numbers:

- Business cards
- Stationery
- Web sites owned, controlled, and/or maintained by the soliciting real estate license, and
- Promotional and advertising flyers, brochures, email and regular mail, leaflets, and any other marketing or promotional materials designed to solicit the creation

of a professional relationship between the licensee and a consumer, or intended to induce a consumer to contact the licensee about any licensed services.

DRE's new regulation also states that the following items are not solicitation materials under the license number requirement:

- Advertisements in electronic media, including radio, cinema, and television ads, and the opening section of streaming video and audio;
- Print advertising in any newspaper or periodical; and
- "For Sale" signs placed on or around a property intended to alert the public the property is available for purchase or lease.

The eight-digit DRE license number must be in a type size no smaller than the smallest type size used in the

solicitation material.

If the name of more than one licensee appears in the solicitation, then each person's license number must be disclosed. However, the license number of employing brokers or corporate brokers whose names, logos, or trademarks appear on solicitation materials need not appear on those materials.

In addition to solicitation materials, a licensee's DRE license number must also be disclosed on real property purchase agreements when the licensee is acting as an agent in those transactions.

Landlord-Tenant

SB 290 deletes the sunset date in previous legislation (originally set for January 1, 2010) on the state law requiring a landlord to provide a 60-day notice prior to terminating a residential tenancy if the tenant has resided in the unit for a year or more.

This law is extended indefinitely.

P.L. 111-22 (Title VII) creates a new 90-day rental termination notice after foreclosure by the foreclosing lender or a purchaser at the foreclosure or trustee's sale for bona fide tenants on a month-to-month tenancy. A bona fide tenant is any tenant other than the mortgagor/owner (or his/her child, parent, or spouse) and if the tenancy is the result of an arms-length transaction and the rent is not substantially lower than fair market rent. If the bona fide tenant is on a lease, then the full lease term must be honored, unless the unit is sold to a buyer who intends to occupy the property; then the 90-day termination notice can be given.

Title & Escrow

AB 957, the Buyer's Choice Act, prohibits a mortgagee or beneficiary under a deed of trust who acquired title to residential real property improved by one-to-four dwelling units at a foreclosure sale (or trustee's sale) from requiring, directly or indirectly, as a condition of selling the property, that the buyer purchase title insurance or escrow services in connection with the sale from a particular title insurer or escrow agent. The law does not prohibit a buyer from agreeing to accept a title insurer or an escrow agent recommended by the seller if written notice of the right to make an independent selection is first provided by the seller to the buyer.

A "seller" is defined as a mortgagee or beneficiary under deed of trust who acquired title to residential real property improved by four or fewer dwelling units at a foreclosure sale, including a trustee, agent, officer, or other employee of any such mortgagee or beneficiary. Thus, this law applies to REO transactions where the seller is a bank, as well as those transactions where the seller is the foreclosing lender which includes private non-bank lenders. Furthermore, a real estate agent of the seller is included under this definition.

A seller who violates these provisions will be liable to the buyer for an amount equal to three times all charges made for the title insurance or escrow services. In addition, any person in violation will be deemed to have violated his or her licensing law and will be subject to discipline by the licensing entity (e.g., the DRE). A transaction is not invalidated solely because of the failure of any person to comply with any provision of this law.

These are just a few of the laws passed that impact real estate. For more information about all the new laws, attend **"New 2010 Laws Affecting Real Estate"** with C.A.R. Legal Counsel Gov Hutchinson on Thursday, February 18. There will be two classes held that day, one in Kearny Mesa and one in Coronado. Visit www.sdar.com and click on "Education" to register.





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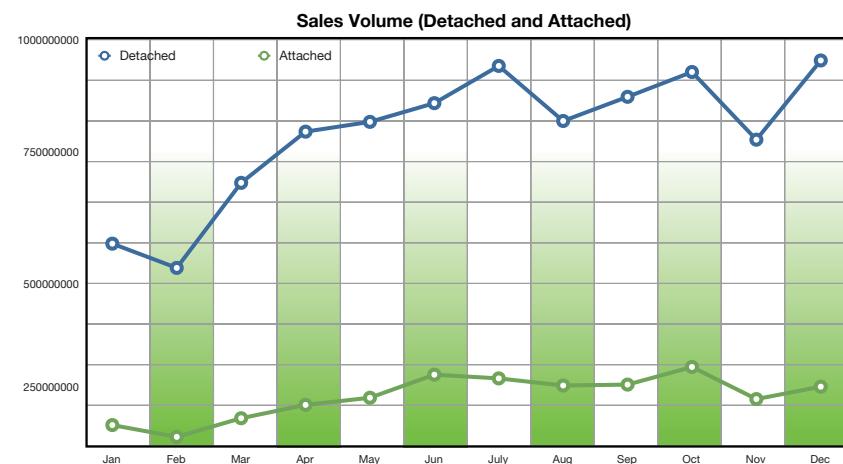
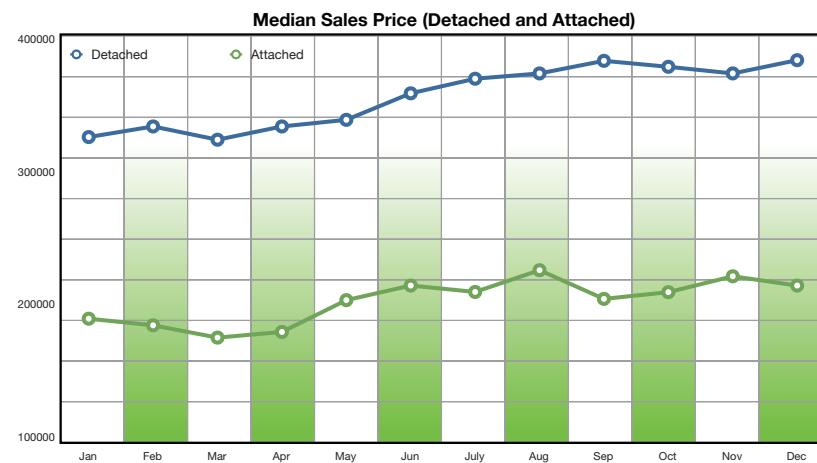
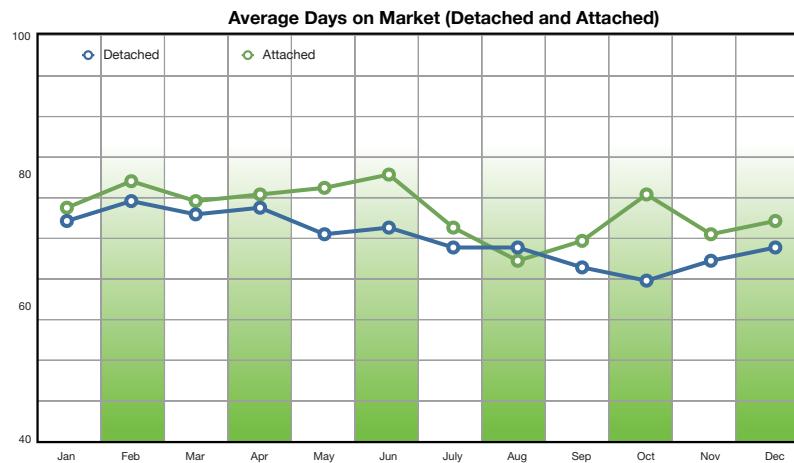
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DECEMBER STATISTICS DETACHED HOMES

Current Year - 2009								Previous Year - 2008								Current Year - 2009								Previous Year - 2008							
Zip Code	Market Area	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
		Mth	YTD	Mth	YTD	Mth	YTD			Mth	YTD	Mth	YTD	Mth	YTD			Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD		
91901	Alpine	9	166	95	90	\$395,000	\$413,750	11	122	103	100	\$500,000	\$487,500					18	367	92	72	\$425,000	\$475,000	25	333	40	67	\$467,500	\$499,000		
91902	Bonita	17	139	71	70	\$425,000	\$430,000	7	95	52	72	\$405,000	\$515,000					30	375	74	90	\$322,500	\$325,500	27	302	85	93	\$349,000	\$385,000		
91905	Boulevard	0	16	0	91	\$0	\$150,000	1	14	267	113	\$54,400	\$171,250					0	5	0	64	\$0	\$108,880	0	4	0	175	\$0	\$227,000		
91906	Campo	2	78	172	90	\$179,000	\$158,215	6	48	62	88	\$155,500	\$204,500					9	105	163	149	\$2,318,332	\$2,325,000	8	120	132	115	\$2,872,500	\$2,750,000		
91910	Chula Vista	26	446	53	63	\$309,500	\$315,000	31	396	83	87	\$335,000	\$353,000					0	0	0	0	\$0	\$0	27	371	98	74	\$340,000	\$361,000		
91911	Chula Vista	39	554	54	65	\$260,000	\$270,000	45	401	59	71	\$290,000	\$312,000					30	372	50	60	\$364,250	\$350,000	38	374	89	72	\$340,000	\$361,000		
91913	Chula Vista	43	552	80	72	\$398,895	\$380,000	63	538	71	78	\$390,000	\$410,500					0	5	0	206	\$0	\$440,000	1	5	44	227	\$430,000	\$430,000		
91914	Chula Vista	24	294	59	66	\$488,500	\$520,000	24	248	98	80	\$512,500	\$568,500					29	372	36	60	\$335,000	\$326,950	35	360	63	75	\$325,000	\$350,500		
91915	Chula Vista	46	477	69	76	\$360,200	\$362,500	34	397	93	78	\$357,500	\$399,000					12	67	108	116	\$982,500	\$1,075,000	6	69	154	84	\$1,200,000	\$1,237,500		
91916	Descanso	3	17	127	148	\$199,000	\$215,000	1	11	140	99	\$125,000	\$185,000					37	468	84	69	\$353,000	\$499,000	27	371	98	74	\$501,375	\$514,900		
91917	Dulzura	2	4	266	151	\$224,250	\$191,750	0	2	0	66	\$0	\$271,000				29	273	41	61	\$369,500	\$360,000	16	217	102	89	\$344,000	\$393,500			
91931	Guatay	0	1	0	11	\$0	\$442,000	0	1	0	166	\$0	\$297,000				21	208	69	104	\$450,000	\$399,500	10	146	79	91	\$382,000	\$465,000			
91932	Imperial Beach	8	97	14	67	\$270,000	\$270,000	7	83	86	61	\$325,000	\$340,000					27	328	94	72	\$220,000	\$240,000	32	246	89	91	\$236,568	\$275,000		
91934	Jacumba	2	11	45	39	\$46,000	\$55,500	0	9	0	88	\$0	\$89,900				35	371	69	74	\$370,000	\$300,000	28	327	63	80	\$320,500	\$360,000			
91935	Jamul	7	71	51	67	\$495,000	\$440,000	9	56	29	81	\$366,000	\$505,000					0	7	0	59	\$0	\$180,000	2	13	252	205	\$226,000	\$285,000		
91941	La Mesa	25	338	66	65	\$428,000	\$370,000	34	323	67	73	\$385,950	\$405,000					2	19	46	190	\$2,900,000	\$1,700,000	2	26	265	131	\$3,090,000	\$2,640,000		
91942	La Mesa	18	120	50	57	\$347,500	\$347,000	8	92	72	59	\$381,000	\$382,500					0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91945	Lemon Grove	16	269	70	72	\$242,000	\$239,000	21	203	50	75	\$265,000	\$273,000					0	3	0	159	\$0	\$480,000	1	11	18	63	\$406,000	\$565,000		
91948	Mount Laguna	0	7	0	205	\$0	\$122,500	0	5	0	67	\$0	\$185,000				17	180	53	62	\$170,000	\$169,950	11	137	86	88	\$160,000	\$220,000			
91950	National City	24	308	79	63	\$212,500	\$190,000	23	204	65	84	\$230,000	\$240,000					16	123	52	68	\$662,500	\$650,000	8	123	69	70	\$695,000	\$770,000		
91962	Pine Valley	0	17	0	97	\$0	\$285,000	2	28	58	83	\$274,500	\$295,000					18	188	63	60	\$368,750	\$427,450	14	201	59	53	\$418,500	\$450,000		
91963	Potrero	1	5	46	95	\$118,000	\$118,000	2	5	14	148	\$247,500	\$183,750					15	336	76	69	\$200,000	\$187,952	26	253	79	71	\$197,500	\$240,000		
91977	Spring Valley	54	659	65	66	\$278,000	\$230,000	49	501	66	75	\$260,000	\$275,000					10	126	56	78	\$758,750	\$766,000	3	112	39	70	\$917,000	\$860,750		
91978	Spring Valley	3	70	79	66	\$398,000	\$385,000	3	60	25	66	\$355,000	\$387,500					14	113	65	62	\$602,500	\$635,000	7	104	106	70	\$710,000	\$710,000		
91980	Tecate	0	1	0	6	\$0	\$92,070	0	1	0	151	\$0	\$350,000				2	9	12	22	\$505,000	\$502,000	0	7	0	111	\$0	\$480,000			
92003	Bonsall	8																													

DECEMBER STATISTICS ATTACHED HOMES

Current Year - 2009								Previous Year - 2008								Current Year - 2009									
Zip Code	Market Area	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*			
		Mth	YTD	Mth	YTD	Mth	YTD			Mth	YTD	Mth	YTD	Mth	YTD			Mth	YTD	Mth	YTD	Mth	YTD		
91901	Alpine	1	14	392	108	\$160,000	\$163,000	3	26	52	58	\$159,000	\$186,250	6	53	60	72	\$324,200	\$215,000	3	47	90	83	\$368,000	\$310,000
91902	Bonita	1	44	21	74	\$120,000	\$173,000	1	33	79	82	\$269,900	\$165,000	6	55	58	100	\$168,750	\$142,000	5	32	33	83	\$70,000	\$162,500
91905	Boulevard	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91906	Campo	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91910	Chula Vista	21	220	59	73	\$140,000	\$151,250	21	190	80	84	\$209,900	\$211,250	15	201	68	72	\$142,000	\$159,900	15	154	49	69	\$135,000	\$139,900
91911	Chula Vista	19	298	88	67	\$130,000	\$127,889	15	201	68	72	\$142,000	\$159,900	20	308	74	82	\$192,500	\$235,000	16	82	48	80	\$238,000	\$251,000
91913	Chula Vista	6	105	76	76	\$200,000	\$216,800	16	82	48	80	\$238,000	\$251,000	20	220	37	82	\$250,000	\$226,750	14	160	46	79	\$227,450	\$265,000
91915	Chula Vista	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91916	Descanso	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91917	Dulzura	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91932	Imperial Beach	9	77	66	91	\$194,000	\$175,000	8	66	93	95	\$163,450	\$267,500	10	179	81	88	\$144,250	\$116,000	14	127	93	80	\$138,500	\$150,000
91934	Jacumba	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91935	Jamul	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91941	La Mesa	2	62	46	79	\$196,500	\$169,750	6	49	68	85	\$155,000	\$225,000	10	85	24	86	\$175,000	\$190,000	1	63	33	62	\$230,000	\$240,000
91942	La Mesa	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91945	Lemon Grove	0	56	0	102	\$0	\$102,000	4	40	96	71	\$150,000	\$167,000	10	170	50	57	\$452,500	\$425,000	2	44	34	82	\$395,000	\$475,000
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91950	National City	4	86	72	96	\$120,000	\$99,000	8	64	113	92	\$201,500	\$129,200	10	179	81	88	\$127,000	\$119,000	2	26	165	113	\$176,750	\$171,500
91962	Pine Valley	0	2	0	186	\$0	\$31,500	0	2	0	83	\$0	\$70,000	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91963	Potrero	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91977	Spring Valley	10	179	81	88	\$144,250	\$116,000	14	127	93	80	\$138,500	\$150,000	10	170	50	57	\$325,000	\$300,000	20	139	104	87	\$168,500	\$205,000
91978	Spring Valley	1	23	3	87	\$130,000	\$128,000	3	29	93	164	\$130,000	\$156,000	10	179	81	88	\$300,000	\$285,000	17	189	72	73	\$259,900	\$335,000
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92003	Bonsall	2	28	30	84	\$127,000	\$119,000	2	26	165	113	\$176,750	\$171,500	10	179	81	88	\$117,000	\$100,000	1	10	248	173	\$265,000	\$212,500
92004	Borrego Springs	0	8	0	180	\$0	\$117,000	1	10	248	173	\$160,000	\$212,500	4	40	98	65	\$732,500	\$452,500	2	44	34	82	\$395,000	\$475,000
92007	Cardiff By The Sea	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92008	Carlsbad	7	88	74	103	\$460,000	\$404,000	6	77	68	95	\$550,500	\$485,000	10	170	50	57	\$320,000	\$306,500	17	189	72	73	\$259,900	\$335,000
92009	Carlsbad	19	222	84	75	\$320,000	\$306,500	17	189	72	73	\$259,900	\$335,000	10	179	81	88	\$105,000	\$101,000	2	20	101	71	\$105,000	\$137,500
92010	Carlsbad	10	78	56	67	\$259,500	\$329,500	6	57	70	69	\$342,500	\$350,000	10	179	81	88	\$117,000	\$123,000	1	10	232	78	\$395,000	\$359,000
92011	Carlsbad	5	79	45	49	\$400,000	\$390,000	12	90	61	65	\$391,500	\$438,750	10	179	81	88	\$120,000	\$113,000	2	26	136	92	\$167,500	\$180,250
92014	Del Mar	4	45	56	91	\$499,500	\$555,000	3	41	67</td															



COMPARATIVE SALES - EXISTING HOMES - DECEMBER 2009 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume December 2009	\$252,761,358	16.532	10.184	\$923,707,341	31.902	19.292
2 Average Sales Price December 2009	\$268,895	4.879	3.268	\$497,687	13.282	0.974
3 Median* Sales Price December 2009	\$215,000	7.500	-3.150	\$385,000	10.170	2.660
4 Sold Listings December 2009	940	11.111	6.697	1,856	16.437	18.141
5 Average Days on Market December 2009	73	5.797	2.817	69	-6.757	2.985
6 Total Sales Volume December 2008	\$216,902,268			\$700,296,476		
7 Average Sales Price December 2008	\$256,386			\$439,333		
8 Median* Sales Price December 2008	\$200,000			\$349,450		
9 Sold Listings December 2008	846			1,594		
10 Average Days on Market December 2008	69			74		

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2009	\$3,037,384,250	-3.178		\$10,102,090,224	-0.007	
12 Average Sales Price YTD 2009	\$257,996	-17.784		\$454,169	-14.203	
13 Median* Sales Price YTD 2009	\$205,000	-16.320		\$355,000	-11.250	N/A
14 Sold Listings YTD 2009	11,773	17.765		22,243	16.547	
15 Average Days on Market YTD 2009	75	-7.407		71	-5.333	
16 Total Sales Volume YTD 2008	\$3,137,093,248			\$10,102,750,231		
17 Average Sales Price YTD 2008	\$313,803			\$529,356		
18 Median* Sales Price YTD 2008	\$245,000			\$400,000		
19 Sold Listings YTD 2008	9,997			19,085		
20 Average Days on Market YTD 2008	81			75		

Copyright 2009 San Diego Association of Realtors. Data for single-family attached and detached home sales through the Multiple Listing Service of Sandicor, Inc. Neither SDAR nor Sandicor guarantees or is responsible for its accuracy. *The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.

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- Extra large island perfect for entertaining
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- Private terraces

C.A.R. EXTENDS ITS MORTGAGE PROTECTION PROGRAM THROUGH DECEMBER 2010

The California Association of REALTORS® (C.A.R.) has extended its Mortgage Protection Program (MPP) for first-time home buyers through Dec. 31, 2010. To date, C.A.R. has approved benefits for 3,122 first-time home buyers at no cost to the consumer.

Offered by C.A.R.'s Housing Affordability Fund (C.A.R.H.A.F.), MPP provides up to \$1,500 per month, for up to six months, to eligible first-time home buyers who lose their jobs due to layoffs. The funds are intended to help consumers meet their mortgage payment obligations. Qualified co-buyers also can participate in the program, and receive monthly benefits of \$750 per month for up to six months.

"The home-buying process can be one of the most stressful periods in a person's life," said C.A.R. President Steve Goddard. "It also is one of the largest financial transactions most people make in their lifetime. Our goal with the C.A.R.H.A.F. Mortgage Protection Program is to help alleviate some of the anxiety home buyers feel when purchasing a home by providing a layer of security."

First-time home buyer Giovanni Sedda was in the process of purchasing a home in Sacramento, Calif.

when he heard about the C.A.R.H.A.F. Mortgage Protection Program from his REALTOR®, Erin Attardi of Lyon RE Sierra Oaks in Sacramento.

"We are thrilled to be spending the holidays in a home of our own," said Sedda. "The Mortgage Protection Program offers me and my family additional security in the event that I lose my job, and it's even better that it's a free program."

To apply for the program, home buyers must request an application for the C.A.R.H.A.F. Mortgage Protection Program from their REALTOR®.

The CALIFORNIA ASSOCIATION OF REALTORS® Housing Affordability Fund (C.A.R.H.A.F.) is a non-profit 501(c)(3) organization. It receives donations primarily from REALTOR® members and REALTOR® associations committed to addressing housing challenges in California. C.A.R.H.A.F. raises and distributes funds and partners with other groups to promote housing and homeownership, and address housing opportunities locally and statewide.

REALTOR® SAFETY REMINDER

SDAR would like to remind members to exercise caution in day-to-day business. Recently a few scams have occurred in which real estate agents were targets. In one instance a man called agents to say he liked their website photo and inquired about taking additional photos

of the targeted agent. In a few of those cases he expressed interest in seeing property. In another instance, an e-mail was sent in the name of a REALTOR® requesting money to assist in the REALTOR®'s return from overseas. This REALTOR® was not overseas and had not sent the e-mails.

Because real estate professionals have very public contact information, you are reminded to always proceed with caution and encouraged to inquire for more information if you suspect fraud or a scam. As always, please do not hesitate to contact SDAR and share information and concerns. We will do our best to get the word out to your fellow real estate professionals.

NAR'S LAUNCHES CONSUMER WEBSITE: HOUSELOGIC

The National Association of REALTORS® (NAR) new consumer website, offers everything home owners need to increase, maintain and protect the value of their home. The site provides free information and tools to help home owners with home improvements, maintenance projects, taxes, finances, insurance, and even community involvement. HouseLogic helps consumers make confident decisions about what is often their largest investment – their home.

How does this help REALTORS®?

HouseLogic allows you to:

- Keep in touch with your clients and

customers: HouseLogic offers a free source of ready-to-use content, through its REALTOR® Content Resource (RCR). The RCR contains top-quality content for your Websites, blogs, and newsletters. Easily integrate this content with your communications efforts and continue the conversation with your clients long after the sale.

- Build your reputation as a housing expert: Use the insights and data on HouseLogic to position yourself with home owners as a go-to resource to help them make smart decisions about what may be their largest investment -- their home.

Drive your business forward:

Maintain and grow your consumer relationships with information that's valuable and relevant to current or prospective home owners at all experience levels and stages of life.

What Can I Do at HouseLogic?

If you register at the site, you can save articles and to-dos important to you to your personal binder; receive content relevant to your interests; set project deadlines and receive email reminders; leave comments; and track your progress against savings and value goals you set for yourself. You can also earn knowledge points by taking quizzes associated with articles. Even if you don't register at the site, you'll still be able to access all of HouseLogic's free content and tools. For more information visit www.HouseLogic.com/members.



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LOAN CONTINGENCY STRATEGIES IN THE CURRENT MARKET

As the market continues to move under our feet, loan availability remains uncertain. The new Federal Lending Regulations impacting the purchase of primary residences and second homes in many cases will alter the timing of our transactions. The "Home Valuation Code of Conduct" and other appraisal challenges impact our transactions in a large way.

We are now afforded an opportunity to take a hard look at how the loan contingency and removal process is handled in our transactions. Clearly this is the time to assess the way we conduct business and adjust our practices, where necessary to adapt to the current trends.

The Loan Contingency: Paragraph 2.I. Loan Contingency Removal states: "(i) Within 17 (or specified time) days after acceptance, Buyer shall, as specified in paragraph 14, remove the loan contingency or cancel this agreement; OR (ii) (checked) __ the loan contingency shall remain in effect until the designated loans are **funded**."

In the past, for the most part, the time period for removal of the loan

contingency has been set at the 17-day default period. However, some Buyers modify the default period, making the window of time longer or shorter depending on their personal circumstances. Current market conditions necessitate a reexamination of the process and suggest, at the very least, that we consider alternatives.

From a listing agent's perspective, the need for seller counseling regarding this issue is of paramount importance. Not only does it set forth our value as knowledgeable professionals, it prevents failed expectations and misunderstandings during the transaction. The seller must understand what factors are weighed by buyers in the decision-making process and how those decisions affect the seller. In addition to counseling, listing agents must be diligent in the review of offers that are presented on our listings.

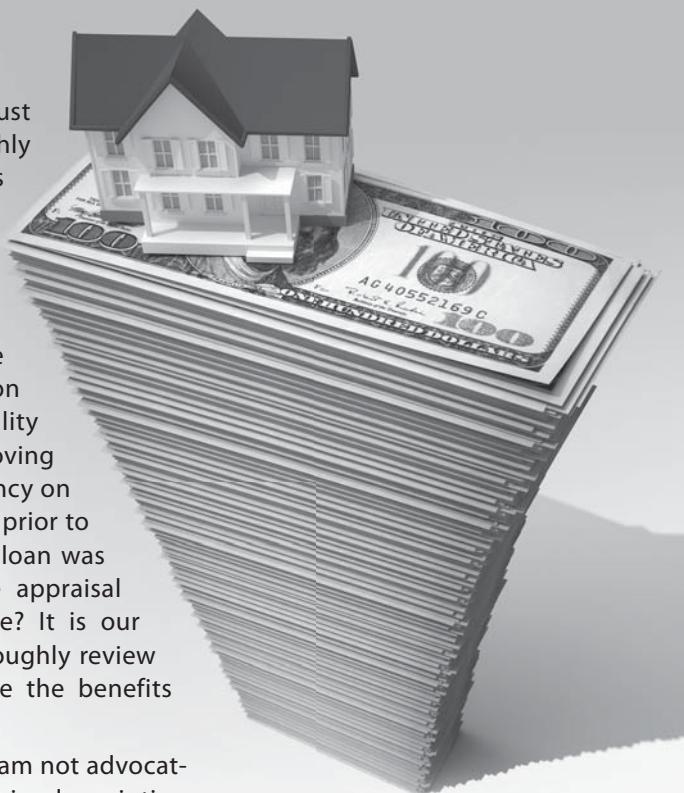
I say this because, especially when using WINForms®, it is easy to miss the little checkmark in the box at the very end of the last sentence in Paragraph 2.I. When that box is checked, the loan contingency does not have to be removed until the loan has actually funded. The consequences to the sell-

er are serious, and must be explained thoroughly at the time the offer is negotiated.

Now let's look at this from a buyer's point of view. Would a reasonable buyer be comfortable, based on current loan availability and challenges, removing his/her loan contingency on day 17, or at any time prior to actually knowing the loan was funded and that the appraisal process was complete? It is our responsibility to thoroughly review options and articulate the benefits and/or risks.

Please realize that I am not advocating a position. I am simply pointing out the need to counsel our clients, both buyers and sellers, competently and carefully as to this highly charged component of the contract negotiations.

Most buyers and sellers would agree that a transaction should be fair and equitable to all parties; to that end we must truly fulfill our role as trusted



advisors. Our responsibility is to point out the choices, articulate the pros and cons of each and then permit our clients to make the final decision.

Kathy Mehringer is a Risk Management Training Director/Advisor for Coldwell Banker Residential and is a member of SDAR's Risk Management Committee.

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GEAR UP FOR A STRONG 2010

Concentrate on four areas to position your business for a successful year ahead.

By G.M. Filisko

Though 2009 may prove to be a year many brokers would rather forget, your company's success going forward may well depend on how effectively you incorporate this year's results into your future plans. Did you scale back marketing or reduce training because cash flow was down? Have you carefully assessed and compared productivity declines within your sales force? Are you occupying office space that's larger than you need? Grappling with these sorts of questions now can help you position your brokerage for a profitable 2010.

Good planning requires comparing your performance expectations for the year against reality. "Look at what you thought was going to happen in 2009 and what actually happened," explains Jim Merrion, CRB, CRS®, Elgin, Illinois-based regional director of the RE/MAX Northern Illinois real estate network. "By quantifying your goals and identifying mile markers to help you stay on course, you can review your plan as 2010 unfolds to see if you're successful."

Here, we provide a road map for planning a strong 2010.

Run the Numbers

Less than 20 percent of brokers draft a business plan, estimates brokerage consultant Jonathan Nicholas, CRB, CRS®, head of The Company CEO, Inc., in Winnetka, Illinois. Without a specific, written plan, however, you can't gauge how close you are to your goals at any given time. Several software programs can help, including Lone Wolf's Realty Management System, Lucero Summit Real Estate Broker Office Management Software System, and Broker Office Solutions' self-titled Web-based system.

In creating a business plan, ask yourself these questions:

1. Was your company profitable in 2009? If so, how profitable? If not, how deep was the red ink? What's an achievable profitability goal for 2010?
2. What were your company's 2009 sales volume and number of transactions? Based on current market conditions and economic forecasts, what are realistic expectations for 2010 volume and transaction goals?
3. What's your company's market share today, and what's a reasonable goal for 2010?
4. What was each sales associate's productivity rate in 2009 and what's a reasonable target for 2010?

5. How many sales associates did you recruit in 2009, and what was your sales associate retention rate? How many sales associates do you need to recruit in 2010? How many phone calls, lunches, and breakfasts will you need to do each day or month to achieve that goal?

Evaluate Your People

Assess your current staffing levels and performance. Do the same with sales associates.

1. Have you done annual performance evaluations for all employees? If you haven't, implement that process immediately so that you can determine which employees should be rewarded and retained and which you must coach or terminate. If you let staff go, meet with others who perform related functions. Your goal is to determine whether you must replace those employees or can save money by spreading out their responsibilities among your remaining employees.
2. Meet with sales associates individually to evaluate their 2009 performance and their 2010 plan. If some associates aren't meeting your break-even level, determine who still has the potential to do so with additional training and who's likely to remain a low performer,

and should be asked to leave. Think about the big picture, too. If your average number of sides per associate is eight, what training will help boost that number to 10? Will it be company-funded, or will associates need to share the expense?

Assess Your Technology Needs

Staying ahead of the curve with technology can give you a competitive edge in a tough market. Questions to consider:

1. How comfortable are your sales associates with the technology in your office? Survey associates to determine whether their own equipment and software are compatible with what your office has. If they are, you can more confidently hold off on increasing your spending on computers, printers, and copiers for 2010. If you have outdated equipment, share information about your company's budget constraints and solicit suggestions on paying for upgrades. People may be willing to kick in a monthly fee for improved hardware or software.
2. Is your website still doing its job, or do you need to upgrade? Evaluate your lead-tracking data to mine important website metrics. For instance, if consumers

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3. Is your company doing enough to protect consumers' private data? Whether consumers provide your company with personal information through e-mail, in contracts, or via the web, you have a duty to maintain the privacy of that data. Assess who in your office should have access to client files and determine how long you need to keep the information and the proper methods for disposing of it securely. Determine in advance how you would handle a security breach.

Set the Budget

Scrutinize your budget from the top to the bottom line:

1. What were your overall expenses in 2009?
2. In what areas will you face automatic cost increases in 2010? For example, you may have a contractual annual increase in office rent.
3. Are there areas in which you can cut expenses for 2010? For instance, will customers notice a reduction in your office hours by an hour or two each day or on the weekends? If not, that simple change may be worth the savings in staff time.
4. Where are you spending marketing dollars, and is that money still generating results? If you're not

doing so already, implement at least a basic system for tracking every lead's source so that you can determine where your marketing dollars are generating the biggest return. It could be as simple as asking every caller who contacts your company, "Where did you hear about our company?" or "Where did you hear about this property?"

5. Where can you generate additional revenue? If you don't charge desk fees, consider instituting them. You could ask sales associates to shoulder expenses for some of the services you provide. The key to adding fees without losing sales associates is transparency. Meet with your sales associates to explain your company's financial picture, explain your options, and offer and solicit suggestions. Sales associates may be more comfortable with new fees if they understand that you've explored all other options and consider them a necessity for the brokerage's continued success. Also consider adding additional company services, advises Harold Crye, president of Crye-Leike, Inc., whose company is adding foreclosure departments in each office. Other new services may include auctions, rental services, and single-family home property management.

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SDAR OFFERS MORE WAYS TO CONTINUE YOUR PROFESSIONAL DEVELOPMENT

Last year SDAR launched a series of online classes and webinars to help you continue your education from the comfort of your home or office. We know you are busy and don't always have time for live instruction at one of our many service centers.

Currently, we have a variety of classes available on topics like VA, FHA, the Residential Purchase Agreement, and more. Recently we added a free webinar and video about the SDAR's Ethics Complaint Process. You can also take your pre-licensing and continuing education online through our online education partner, Rockwell Institute.

Also, Sandicor provides a series of webinars on everything you need to know when using Tempo 5 including Customizing Searches, Mobile Access, Prospecting, Realist Tax, and many more.

To access any of the online classes and webinars mentioned above, visit www.sdar.com, click on "Education," then "Online Classes & Webinars."





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Contact the Admissions advisers for more information about the program and scholarship opportunities at (619) 260-7619 or realestate@sandiego.edu. You may also visit www.sandiego.edu/msre.



Education Schedule

Classes subject to change or cancellation.
Check www.sdar.com for current information.

January	Class Name	Time	SDAR	All Others	Credits	Presenter	
19 & 20	Certified Negotiation Expert	8:30 am – 5:00 pm	\$169	\$179	15CP	John Wenner	January 18 - 31
19	zipForm® Lecture	1:00 pm – 3:00 pm	\$10	\$10	NA	Kimber Backlund	
20	FHA: It's Not Just for First-Time Home Buyers (held at South County Service Center)	9:00 am – 10:30 am	\$15	\$20	NA	Henry Aguirre	
21	Stigmatized Properties (held at South County Service Center) (RMS Members: Free)	8:30 am – 9:30 am	\$10	\$15	NA	Donna West-Grines	
21	Short Sales (with Wachovia)	10:30 am – 12:00 pm	\$10	\$25	NA	Laurie Rouse	
22	Real Estate - Divorce Tax Ramifications (held at South County Service Center)	9:00 am – 10:30 am	\$15	\$20	NA	Thea Glazer	
25-27	Conquering Contracts (RMS Audit: \$75)	Mon: 8:30 am – 3:30 pm Tue: 8:30 am – 5:00 pm Wed: 8:30 am – 1:30 pm	\$299	\$399	19CP	Rick Waite, Esq. Ed Estes, Esq.	
26	zipForm® Online Lab (held at South County Service Center)	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	
28	zipForm® Online Lab (held at SDAR, Kearny Mesa)	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	
28	A Broker's Platform to Success	9:00 am – 4:00 pm	\$69	\$89	NA	J. Alan Sappenfield	
28	Goal Setting & Business Plan	9:00 am – 12:00 pm	\$22	\$29	NA	John Altman	
February	Class Name	Time	SDAR	All Others	Credits	Presenter	
1	Contract Essentials (held at South County Service Center) (RMS Members: \$69)	8:00 am – 5:00 pm	\$89	\$105	8CP	Ed Estes, Esq.	February 1 - 20
1	FHA: It's Not Just for First-Time Home Buyers (held at Coronado Service Center)	9:00 am – 10:30 am	\$15	\$20	NA	Henry Aguirre	
2	Know Your Disclosures (held at South County Service Center) (RMS Members: \$59)	9:00 am – 4:00 pm	\$79	\$99	6CP	Ed Estes, Esq.	
3	Statistics: The Key to Pricing Properties	9:00 am – 12:00 pm	\$19	\$25	NA	John Altman	
3 & 4	Pricing a Property & The Rules of Marketing (RMS Members: \$105)	Wed: 9:00 am – 1:00 pm Thur: 9:00 am – 12:00pm	\$131	\$141	7CP	Jackie Oliver, Esq.	
4	The e-Buyer (held at South County Service Center)	9:00 am – 4:00 pm	\$99	\$109	NA	J. Alan Sappenfield	
6	e-Negotiations (Saturday class)	9:00 am – 4:00 pm	\$99	\$115	NA	John Wenner	
8	Jump Start: Boost Your Career	9:00 am – 4:00 pm	\$29	\$39	NA	Linda Crownover	
11	Successful Listing Presentations	9:00 am – 12:00 pm	\$22	\$29	NA	John Altman	
11	RELAY® Transaction Management Lab	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	
11	Navigating an REO Sale (RMS Members: \$10)	2:30 pm – 4:30 pm	\$19	\$25	NA	Erik Weichelt	
12	Tax Planning (held at South County Service Center)	9:00 am – 11:00 am	\$19	\$25	NA	TBA	
12	The Art & Science of Negotiations	1:00 pm – 4:00 pm	\$25	\$30	NA	Herb Josepher	
17	You Be the Judge	9:00 am – 12:00 pm	\$29	\$39	NA	David Bright, Esq.	
18	New 2010 Laws Affecting Real Estate (held at SDAR Kearny Mesa) (Free for PAC Contributors)	10:00 am – 12:00 pm	\$25	\$25	NA	Gov Hutchison	
18	New 2010 Laws Affecting Real Estate (held at Coronado Community Center) (Free for PAC Contributors)	2:00 pm – 4:00 pm	\$25	\$25	NA	Gov Hutchison	
18 & 19	Senior Real Estate Specialist (SRES)	8:30 am – 4:00 pm	\$359	\$399	NA	J. Alan Sappenfield	

For easy registration, visit www.sdar.com or call (858) 715-8040

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FEBRUARY 2010 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	SDAR COMMITTEE MEETINGS
	Contract Essentials 8:00 a.m. – 5:00 p.m. (South County Service Center) New Member Orientation 8:30 a.m. – 5:00 p.m. (National University) FHA: It's Not Just for First-Time Home Buyers 9:00 a.m. – 11:00 a.m. (Coronado Service Center)	REIE Exchangers 8:30 a.m. – 11:00 a.m. Know Your Disclosures 9:00 a.m. – 4:00 p.m. (South County Service Center)	Statistics: The Key to Pricing Properties 9:00 a.m. – 12:00 p.m. (South County Service Center) Pricing a Property 9:00 a.m. – 1:00 p.m.	The e-Buyer 9:00 a.m. – 4:00 p.m. (South County Service Center) The Rules of Marketing 9:00 a.m. – 12:00 p.m.		One-Day Prep Course 8:30 a.m. – 5:00 p.m. e-Negotiations 9:00 a.m. – 4:00 p.m.	1 Housing Opportunities 9:00 a.m. – 11:00 a.m.
7 "Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	Jump Start: Boost Your Career 9:00 a.m. – 4:00 p.m.	Free Tempo Training (Day 1) 9:15 a.m. – 4:30 p.m.		Successful Listing Presentations 9:00 a.m. – 12:00 p.m. RELAY® Lab 9:00 a.m. – 12:00 p.m. Navigating an REO Sale 2:30 p.m. – 4:30 p.m.	11 Tax Planning 9:00 a.m. – 11:00 a.m. (South County Service Center) The Art & Science of Negotiations 1:00 p.m. – 4:00 p.m.	13	4 Communications 11:30 a.m. – 1:00 p.m.
14 "Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	SDAR Closed Presidents Day	15 zipForm® Lecture 9:00 a.m. – 11:00 a.m. Free Tempo Training (Day 2) 9:15 a.m. – 4:30 p.m.	16 You Be the Judge 9:00 a.m. – 12:00 p.m.	17 Senior Real Estate Specialist (Day 1) 8:30 a.m. – 4:00 p.m. New Laws Affecting Real Estate 10:00 a.m. – 12:00 p.m. New Laws Affecting Real Estate 2:00 p.m. – 4:00 p.m. (Coronado Community Center)	18 Senior Real Estate Specialist (Day 2) 8:30 a.m. – 4:00 p.m.	19	8 Executive 2:00 p.m. – 5:00 p.m.
21 "Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	Short Sales 2:30 p.m. – 4:00 p.m.	22 REIE Exchangers 8:30 a.m. – 11:00 a.m. Get Acquainted with Other Contracts (Day 1) 9:00 a.m. – 4:00 p.m.	23 Get Acquainted with Other Contracts (Day 2) 9:00 a.m. – 4:00 p.m.	24 Red Flags 9:00 a.m. – 1:00 p.m. zipForm® Online Lab 9:00 a.m. – 12:00 p.m. When in Doubt... Disclose! 1:00 p.m. – 5:00 p.m. e-PRO® Free Workshop 1:30 p.m. – 3:00 p.m. (Coronado Service Center)	25 GRI – Marketing, Financing & Managing Commercial Properties 8:00 a.m. – 5:00 p.m.	26	9 Bylaws 3:00 p.m. – 5:00 p.m.
28						27	10 Grievance 10:00 a.m. – 12:00 p.m.
							10 Risk Management 1:00 p.m. – 3:00 p.m.
							12 Board of Directors 8:30 a.m. – 12:00 p.m.
							18 Information Systems 11:30 a.m. – 1:30 p.m.
							18 Membership 2:00 p.m. – 4:00 p.m.
							18 Young Professionals Network 3:00 p.m. – 4:00 p.m.
							26 Government Affairs 9:00 a.m. – 10:30 a.m.

Classes/Events held at Kearny Mesa location unless otherwise indicated.

All classes/events subject to change or cancellation.



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